

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: BARBARA MARIE BAILEY )  
 )  
EMC Mortgage Corporation / Bank of )  
America, National Association as )  
successor by merger to LaSalle Bank )  
National Association, as Trustee for )  
Certificateholders of Bear Stearns Asset )  
Backed Securities I LLC, Asset Backed- )  
Certificates, Series 2005-HE12, )  
Creditor, )  
 )  
vs. ) CASE NO. 09B48185  
 ) JUDGE Jack B. Schmetterer  
BARBARA MARIE BAILEY, )  
Debtor )

**RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE**

Now comes EMC Mortgage Corporation / Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset Backed-Certificates, Series 2005-HE12, by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage cure, stating as follows:

1. The Debtor is due for the April 2010 contractual payment and all those thereafter.
2. The following is an itemization of the amounts due on the loan as of January 6, 2012:

a. Attorney's Fees	\$250.00
b. Payments (4/10 - 1/12: 22 @ \$2,194.94 ea)	\$48,288.68
c. Late Charges	\$257.71
d. Suspense	(\$2,090.38)
Total	\$46,706.01

If no challenge to foregoing is made by motion filed with the court and serviced on the undersigned and the trustee within thirty days of this notice EMC Mortgage Corporation / Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset Backed-Certificates, Series 2005-HE12 rights to collect these amounts will be unaffected.

Respectfully Submitted,

EMC Mortgage Corporation / Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset Backed-Certificates, Series 2005-HE12

/s/Christopher M. Brown

Christopher M. Brown

ARDC#6271138

Pierce and Associates, P.C.

1 North Dearborn

Suite 1300

Chicago, Illinois 60602

(312)346-9088